

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
Minneapolis Division**

In re:

Bankr. Case No.: 20-42261-MER

ARRON MICHAEL BERGSTROM,

Debtor.

Chapter 7

ARRON MICHAEL BERGSTROM,

Adv. Proc. No.: 20-04149

Plaintiff,

v.

HIGHER EDUCATION SERVICING
CORPORATION,

NAVIENT SOLUTIONS, LLC and

EDUCATIONAL CREDIT MANAGEMENT
CORPORATION

Defendants.

**STIPULATION TO DISMISS NAVIENT SOLUTIONS, LLC AS A DEFENDANT
AND TO ADD EDUCATIONAL CREDIT MANAGEMENT CORPORATION
AS A DEFENDANT IN THIS ADVERARY PROCEEDING**

Plaintiff, Aaron Michael Bergstrom (“Plaintiff”), Defendant, Navient Solutions, LLC (“Navient”), and interested party Educational Credit Management Corporation (“ECMC”), by and through their respective undersigned counsel, hereby stipulate and agree as follows:

1. On September 24, 2020, the Plaintiff filed a voluntary Chapter 7 petition for relief under the United States Bankruptcy Code, and a discharge of eligible debts was entered on December 22, 2020.

2. On December 21, 2020, the Plaintiff filed a complaint, naming Navient Solutions, LLC as one of the defendants, seeking a discharge of educational loan debt.

3. Navient represents that it is a servicer of certain guaranteed Stafford Student Loans, made under the Federal Family Education Loan Program (“FFELP”), on which Plaintiff is liable (“FFELP Loans”), and that the FFELP guarantor on Plaintiff’s Consolidation Loans is Great Lakes Higher Education Corporation, now known as Ascendium Education Solutions, Inc. (“GLHEC / AESI”).

4. Navient represents that, pursuant to applicable provisions of the Code of Federal Regulations (“CFR”), the filing of Plaintiff’s Complaint triggered the FFELP guaranty, and all interests in the Plaintiff’s FFELP Loans have been transferred to the FFELP guarantor, GLHEC / AESI.

5. Navient represents that, as of the date of the filing of this Stipulation, it is a disinterested party to this adversary proceeding, with no authority over the relief requested in the Plaintiff’s Complaint.

6. ECMC represents that it is a specialized guarantor under the FFELP program, that *inter alia*, accepts assignment of FFELP loans from other FFELP guarantors, for the specific purpose of responding to discharge Complaints in bankruptcy cases, and that ECMC has accepted assignment of the Plaintiff’s FFELP Loans from GLHEC / AESI.

7. ECMC represents that it is the real party in interest as a defendant in this matter with respect to the Plaintiff’s FFELP Loans.

8. The parties to this Stipulation stipulate and agree to the dismissal of Navient as a defendant in this adversary proceeding and the addition of ECMC as a defendant in this adversary proceeding.

WHEREFORE, the parties to this Stipulation request entry of an order approving this stipulation, dismissing Navient Solutions, LLC as a defendant in this adversary proceeding, and adding Educational Credit Management Corporation as a defendant in this adversary proceeding.



Robert M. Christensen
Dock Street Plaza, Suite 401
337 North Washington Avenue
Minneapolis, MN 55401
Telephone: 612-940-91
Email: lawyerrobert@gmail.com
Attorneys for Plaintiff, Aaron Michael Bergstrom



Jonathon D. Nelson
Gurstel Law Firm, P.C.
6081 Country Club Drive
Golden Valley, MN 55427
Telephone: (763) 267-6700
Facsimile: (763) 267-6777
Email: j.nelson@gurstel.com
Attorneys for Navient Solutions, LLC



A.L. Brown
Capitol City Law Group, LLC
The Allen Building
287 East Sixth Street, Suite 20
Saint Paul, Minnesota 55101
Phone: (651) 705-8580
Fax: (651) 705-8581
Email: a.l.brown@ecclawg.com
Attorneys for Educational Credit Management Corporation

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA
Minneapolis Division**

In re:

Bankr. Case No.: 20-42261-MER

ARRON MICHAEL BERGSTROM,

Debtor.

Chapter 7

ARRON MICHAEL BERGSTROM,

Adv. Proc. No.: 20-04149

Plaintiff,

v.

HIGHER EDUCATION SERVICING
CORPORATION,

NAVIENT SOLUTIONS, LLC and

EDUCATIONAL CREDIT MANAGEMENT
CORPORATION

Defendants.

**ORDER APPROVING
STIPULATION TO DISMISS NAVIENT SOLUTIONS, LLC AS A DEFENDANT
AND TO ADD EDUCATIONAL CREDIT MANAGEMENT CORPORATION
AS A DEFENDANT IN THIS ADVERSARY PROCEEDING**

This matter comes before the court upon the stipulation between the Plaintiff, Aaron Michael Bergstrom (“Plaintiff”), Defendant, Navient Solutions, LLC (“Navient”), and interested party Educational Credit Management Corporation (“ECMC”) to dismiss Navient Solutions, LLC as a defendant in this adversary proceeding, and to add ECMC as a defendant in this adversary proceeding. Based upon the stipulation, it is hereby ORDERED that:

1. The stipulation is approved.

2. Navient Solutions, LLC is hereby dismissed as a defendant in this adversary proceeding.

3. Educational Credit Management Corporation is hereby added as a defendant in this adversary proceeding.

4. Educational Credit Management Corporation's Answer, filed on March 19, 2021 (Doc. #10) shall be recognized as its Answer to the Plaintiff's Complaint in this matter.

Dated:

MICHAEL E. RIDGWAY
UNITED STATES BANKRUPTCY JUDGE